

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIANorfolk
<Select Division>

DIVISION

In re:

Robert Odell Gray
Cynthia Lynn Gray

Debtor(s)

Case No.

Chapter 13

10-71709

DEBTOR'S(S) CERTIFICATION OF COMPLIANCE WITH 11 U.S.C. §1328

The Trustee has filed a notice of completion of payments in my/our case and I/we hereby request that the Court issue a discharge. I/We certify, under penalty of perjury, to the following:

1. I/We have completed an instructional course concerning personal financial management as described in 11 U.S.C. §111.
2. I/We have not received a discharge in another Chapter 7, 11, or 12 bankruptcy case that was filed within 4 years prior to the filing of this Chapter 13 Bankruptcy.
3. I/We have not received a discharge in another Chapter 13 bankruptcy case that was filed within 2 years prior to the filing of this Chapter 13 Bankruptcy.
4. I/We did not have, either at the time of filing this bankruptcy or at the present time, equity in excess of \$125,000 if the case was filed before April 1, 2007, \$136,875 if the case was filed April 1, 2007 through March 31, 2010, or \$146,450 if the case was filed on or after April 1, 2010, in the type of property described in 11 U.S.C. §522(p)(1) [generally the debtor's homestead].
5. There is not currently pending any proceeding in which I/we may be found guilty of a felony of the kind described in 11 U.S.C. §522(q)(1)(A) or liable for a debt of the kind described in 11 U.S.C. §522(q)(1)(B).
6. If applicable, I/we certify that as of the date of this certification that I/we have paid all amounts due under any domestic support obligation [as that term is defined in 11 U.S.C. §101(14A)] required by a judicial or administrative order, or by statute, including amounts due either (i) before this bankruptcy case was filed and provided for in the Plan, or (ii) due any time after the filing of this bankruptcy case.

I/We certify under penalty of perjury that the foregoing is true and correct.

Debtor:

Robert O. Gray

Date:

6-11-2013

Debtor:

Cynthia Lynn Gray

Date:

6-11-2013